

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 09-14435-jdg

## UNITED STATES BANKRUPTCY COURT District of Western District of Michigan

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 12/9/09 and was converted to a case under chapter 7 on 2/27/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Donald T Young  
PO Box 123  
Trufant, MI 49347

Case Number:  
09-14435-jdg

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-5269

Attorney for Debtor(s) (name and address):

Roger G. Cotner  
Cotner Law Office  
220 Franklin Avenue  
P.O. Box 838  
Grand Haven, MI 49417-0838  
Telephone number: (616) 846-7153

Bankruptcy Trustee (name and address):

Marcia R. Meoli  
Hann Persinger PC  
PO Box 1559  
Holland, MI 49422-1559  
Telephone number: (616) 396-2088

### Meeting of Creditors

Date: **April 2, 2010**

Time: **04:23 PM**

Location: **Ledyard Building, Second Floor, 125 Ottawa NW, Suite 202R, Grand Rapids, MI 49503**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 6/1/10**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

One Division Ave., N.  
Room 200  
Grand Rapids, MI 49503  
Telephone number: (616)456-2693

#### For the Court:

Clerk of the Bankruptcy Court:  
DANIEL M. LAVILLE

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 3/4/10

**EXPLANATIONS****B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. <b>(Applies to cases filed on or after October 17, 2005)</b>
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Abandonments	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment shall file a request with the Court.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

**CERTIFICATE OF NOTICE**District/off: 0646-1  
Case: 09-14435User: woodl  
Form ID: b9aPage 1 of 2  
Total Noticed: 72

Date Rcvd: Mar 04, 2010

The following entities were noticed by first class mail on Mar 06, 2010.

db +Donald T Young, PO Box 123, Trufant, MI 49347-0123  
 aty Roger G. Cotner, Cotner Law Office, 220 Franklin Avenue, P.O. Box 838,  
 Grand Haven, MI 49417-0838  
 tr Marcia R. Meoli, Hann Persinger PC, PO Box 1559, Holland, MI 49422-1559  
 tr +Mary K. Viegelahn, Cornerstone Building, 415 West Michigan Ave., Kalamazoo, MI 49007-3713  
 smg +MI DEPT OF TREASURY, COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668  
 smg +SECRETARY OF THE TREASURY, 15TH & PENNSYLVANIA, WASHINGTON, DC 20220-0001  
 smg +SECURITIES & EXCHANGE COMM, BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900,  
 CHICAGO, IL 60604-2815  
 ust +Jill M. Gies, U.S. Department of Justice, OUST, 211 West Fort, Suite 700,  
 Detroit, MI 48226-3263  
 5678432 +Aimco, c/o: Asset Acceptance, Po Box 2036, Warren MI 48090-2036  
 5749807 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 5678436 +Bank of America, c/o: Hirshberg Acceptance, 29905 W Six Mile, Livonia MI 48152-3603  
 5678437 +Beneficial Bank, c/o: Midland Credit Mgmt, 8875 Aero Drive Suite 200,  
 San Diego CA 92123-2255  
 5722827 CAPITAL ONE BANK USA, N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,  
 Charlotte, NC 28272-1083  
 5727173 +CBS Outdoor Inc., c/o Jonathan M. Levine, Esq., CHEIFETZ IANNITELLI MARCOLINI, P.C.,  
 1850 North Central Avenue, 19th Floor, Phoenix, Arizona 85004-4527  
 5678447 ++COMCAST, PO BOX 8009 C, PLYMOUTH MI 48170-8009  
 (address filed with court: Comcast, PO Box 3002, Southeastern PA 19398-3002)  
 5696844 +Cavalry Portfolio Services LLC, 7 Skyline Drive, Third Floor, Hawthorne NY 10532-2156  
 5678439 Central Professional Credit, P.O. Box 365, Cadillac MI 49601-0365  
 5678441 +Chex Systems, Inc., 7805 Hudson Road, Suite 100, Saint Paul MN 55125-1703  
 5678442 +Chrysler Financial, c/o: Palisad Coll, Attn: Bankruptcy Dept, PO Box 100018,  
 Kennesaw GA 30156-9204  
 5678443 +CitiBank Consumer Bp, c/o: Lvnv Funding Llc, Po Box 740281, Houston TX 77274-0281  
 5678444 CitiFinancial, Bankruptcy Dept., P.O. Box 140489, Irving TX 75014-0489  
 5678446 +City Utilities, c/o: Alliance 1, 4850 Street Rd Ste 300, Trevoze PA 19053-6643  
 5678449 +Equifax, PO Box 740241, Atlanta GA 30374-0241  
 5678450 +Experian Information Solutions, PO Box 1240, Allen TX 75013-1240  
 5678451 +First National Bank Omaha, P. O. Box 2451, Omaha NE 68103  
 5756978 Galaxy International Purchasing, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
 5693135 +Gordon Food Service, Arvon Funding LLC, PO Box 1434, Grand Rapids MI 49501-1434  
 5678452 +Gordon Food Service, P.O. Box 1787, Grand Rapids MI 49501-1787  
 5690223 +Hirshberg Acceptance Corp., 29905 W. 6 Mile Ste. B, Livonia MI 48152-3603  
 5678453 +Huntington Bank, c/o: Helvey & Associates, 1015 East Center St, Warsaw IN 46580-3420  
 5678455 +Kent Radiology, c/o: Cadillac Accnts Rec Mg, Po Box 358, Cadillac MI 49601-0358  
 5678456 Lake Michigan Credit U, c/o Roger G. Cotner, Cotner Law Office, 220 Franklin Avenue,  
 P.O. Box 838, Grand Haven, MI 49417-0838  
 5678457 +Marathon Petroleum Co, 539 S. Main, Findlay OH 45840-3229  
 5678458 +Marathon Petroleum Company, c/o: Asset Acceptance, Po Box 2036, Warren MI 48090-2036  
 5678459 +Muller, Muller, et als., 161 Ottawa Ave, NW, Suite 205-E, Grand Rapids MI 49503-2782  
 5678460 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Rc, Attn: Bankruptcy, 120 Corporate Blvd Suite 100,  
 Norfolk VA 23502)  
 5709708 +Palisades Acquisition XVI LLC, Vativ Recovery Solutions LLC,  
 c/o Palisades Acquisition XVI LLC, P.O. Box 19249, Sugar Land, TX 77496-9249  
 5709707 +Palisades Collections LLC, Vativ Recovery Solutions LLC, c/o palisades Collections LLC,  
 P.O. Box 19249, Sugar Land, TX 77496-9249  
 5678461 +Sprint Pcs, c/o:Calvary Portfolio Svcs, Attn: Bankruptcy Dept, Po Box 1017,  
 Hawthorne NY 10532-7504  
 5678462 +St. Mary's, 800 S. Washington, Saginaw MI 48601-2551  
 5678463 +State of Michigan, Treasury Building, Lansing MI 48922-0001  
 5678464 +Superior Seafoods, 4243 Broadmoor Ave SE, Grand Rapids MI 49512-3934  
 5678466 TransUnion, PO Box 2000, Crum Lynne PA 19022  
 5678467 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo OH 43614-1501  
 5678469 +Verizon Wireless, c/o: Midland Credit Mgmt, 8875 Aero Drive Suite 200,  
 San Diego CA 92123-2255  
 5678470 +Viacom Outdoor Inc., 1515 Broadway, New York NY 10036-8901  
 5678471 +Weber & Olcese, 3250 W. Big Beaver Rd., Suite 124, Troy MI 48084-2902  
 5678472 +Wells Fargo, c/o: Midland Credit Mgmt, 8875 Aero Drive Suite 200, San Diego CA 92123-2255  
 5678473 +Wells Fargo Bank, Po Box 94435, Albuquerque NM 87199-4435

The following entities were noticed by electronic transmission on Mar 04, 2010.

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Daniel J. Casamatta,  
 Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Daniel M. McDermott,  
 Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov David W. Asbach,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2837  
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Dean E. Rietberg,  
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
 ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Habbo G. Fokkena,  
 Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

District/off: 0646-1  
Case: 09-14435User: woodl  
Form ID: b9aPage 2 of 2  
Total Noticed: 72

Date Rcvd: Mar 04, 2010

The following entities were noticed by electronic transmission (continued)

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Matthew T. Cronin,  
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Michael V. Maggio,  
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Michelle M. Wilson,  
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Office of the U.S. Trustee,  
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

5678434 +EDI: BECKLEE.COM Mar 04 2010 17:38:00 American Express, c/o Becket and Lee, Po Box 3001,  
Malvern PA 19355-0701

5749808 EDI: BECKLEE.COM Mar 04 2010 17:38:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

5707649 EDI: BECKLEE.COM Mar 04 2010 17:38:00 American Express Travel Related Services Co Inc,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

5678435 +EDI: AMEREXPR.COM Mar 04 2010 17:43:00 Amex, Po Box 297871, Fort Lauderdale FL 33329-7871

5678438 +EDI: CAPITALONE.COM Mar 04 2010 17:38:00 Capital 1 Bank, Attn: C/O TSYs Debt Management,  
Po Box 5155, Norcross GA 30091-5155

5678440 EDI: CHASE.COM Mar 04 2010 17:43:00 Chase Card Services, Attn: LuAnn Broccoli,  
201 N. Walnut St. Ste DE1-0153, Wilmington DE 19801-2920

5678445 +EDI: CIAC.COM Mar 04 2010 17:43:00 Citifinancial Mortgage, Po Box 140609,  
Irving TX 75014-0609

5678448 +EDI: CMIGROUP.COM Mar 04 2010 17:38:00 Credit Management, 4200 International Pwy,  
Carrolton TX 75007-1912

5678454 EDI: IRS.COM Mar 04 2010 17:43:00 Internal Revenue Service, Insolvency Unit, PO Box 21126,  
Philadelphia PA 19114

5749930 EDI: RESURGENT.COM Mar 04 2010 17:43:00 LVNV Funding LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587

5687169 +EDI: MID8.COM Mar 04 2010 17:43:00 Midland Credit Management, Inc.,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

5678465 +EDI: WTRNBANK.COM Mar 04 2010 17:43:00 Target, Po Box 9475, Minneapolis MN 55440-9475

5678468 +EDI: AFNIVZCOMBINED.COM Mar 04 2010 17:38:00 Verizon Inc., c/o: Afni, Inc,  
Attn: DP Recovery Support, PO Box 3427, Bloomington IL 61702-3427

5678474 +EDI: WFFC.COM Mar 04 2010 17:43:00 Wells Fargo Card Ser, Po Box 5058,  
Portland OR 97208-5058

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5678433\* +Aimco, c/o: Asset Acceptance, Po Box 2036, Warren MI 48090-2036

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 06, 2010

Signature:

